

**Information to identify the case:**

Debtor 1	<u>Patricia Y Leon</u>	Social Security number or ITIN	xxx-xx-6218
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	14-14618-VFP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Patricia Y Leon

7/17/19

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Patricia Y Leon  
 Debtor

Case No. 14-14618-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 54

Date Rcvd: Jul 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2019.

db #+Patricia Y Leon, 208 Anderson Street, Apt. 4F South, Hackensack, NJ 07601-3517  
 cr +Berkley Arms Condo. Assoc., 208 Anderson St., Hackensack, NJ 07601-3517  
 cr +Citibank, N.A., 6717 Grade Lane, Bldg 9, Suite 910 Ste 910-PY Dept,  
 Louisville, KY 40213-3415  
 514626559 +Berkley Arms Condominium Association, 208 Anderson Street, Hackensack, NJ 07601-3517  
 514626560 +Berkley Arms Condominium Association, C/O Bruce L Safro, Esq,  
 One University Plaza, Suite 14, Hackensack, NJ 07601-6207  
 514924865 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 514626562 Citi Loan, C/O ARS National Services, Inc., PO Box 463203, Escondido, CA 92406  
 514626563 +Citi Personal Wealth Management, 111 Wall Street, New York, NY 10005-3501  
 514626564 +Citibank, C/O FMS Inc, PO Box 707601, Tulsa, OK 74170-7601  
 514626565 +DSNB, PO Box 469100, Escondido, CA 92046-9100  
 514626567 +EOS CCA, 700 Longwater Dr, Norwell, MA 02061-1624  
 514626568 +FBCS Inc, 2200 Byberry Road, Suite 120, Hatboro, PA 19040-3739  
 514626571 +Hackensack Univ M. C., PO Box 145465, Cincinnati, OH 45250-5465  
 515014071 Hackensack University Medical Center, c/o Celentao, Stadtmauer & Walentowicz,,  
 1035 Route 46 East, PO Box 2594, Clifton, NJ 07015-2594  
 514626572 +Harlem Hospital Center, GPO Box 5319, New York, NY 10087-5319  
 514655780 +Jerome O'Brien, Esq., Attorney for Claimant, PO Box 505, West Caldwell, NJ 07007-0505  
 514626574 +MTA Violations Processing Center, PO Box 15186, Albany, NY 12212-5186  
 514626576 +NJ Housing And Mortgage Fin Agency, (NJ Homekeepers), 637 Sl Clinton Ave PO Box 18550,  
 Trenton, NJ 08650-2085  
 514626577 +Northern New Jersey Cancer, 100 First St, Suite 301, Hackensack, NJ 07601-2190  
 514626581 +St Joseph's Healthcare, 703 Main Street, Paterson, NJ 07503-2691  
 514626582 +St Joseph's Regional Medical Center, PO Box 36284, Newark, NJ 07188-6206  
 515219798 +Veripro Solutions, Inc., PO BOX 3244, Coppell, TX 75019-4293  
 515219799 +Veripro Solutions, Inc., PO BOX 3244, Coppell, TX 75019, Veripro Solutions, Inc.,  
 PO BOX 3244, Coppell, TX 75019-4293  
 514626566 +elrac llc, O'Brien & Taylor, PO Box 505, West Caldwell, NJ 07007-0505

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 17 2019 23:54:25 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 17 2019 23:54:24 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514641265 +EDI: CINGMIDLAND.COM Jul 18 2019 03:28:00 AT&T Mobility II LLC, % AT&T Services, Inc,  
 Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693  
 514786935 EDI: AIS.COM Jul 18 2019 03:28:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 514636659 EDI: AIS.COM Jul 18 2019 03:28:00 American InfoSource LP as agent for,  
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 514626561 +EDI: CHASE.COM Jul 18 2019 03:28:00 Chase Bank, Cardmember Serv, PO Box 15153,  
 Wilmington, DE 19886-5153  
 514867382 +EDI: CITICORP.COM Jul 18 2019 03:28:00 Citibank, N.A., 701 East 60th Street North,  
 Sioux Falls, SD 57104-0493  
 514812877 +EDI: TSYS2.COM Jul 18 2019 03:28:00 Department Stores National Bank/Macys,  
 Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053  
 514626569 EDI: CCS.COM Jul 18 2019 03:28:00 Geico C/O Credit Collection Services,  
 Payment Processing Center - 27, PO Box 55126, Boston, MA 02205-5126  
 514626570 +E-mail/Text: bankruptcy.bnc@ditech.com Jul 17 2019 23:54:09 Green Tree, PO Box 6172,  
 Rapid City, SD 57709-6172  
 515246278 E-mail/Text: bankruptcy.bnc@ditech.com Jul 17 2019 23:54:09 Green Tree Servicing LLC,  
 P.O. Box 0049, Palatine, IL 60055-0049  
 514785345 EDI: JEFFERSONCAP.COM Jul 18 2019 03:28:00 Jefferson Capital Systems LLC, Po Box 7999,  
 Saint Cloud Mn 56302-9617  
 514626573 +EDI: MID8.COM Jul 18 2019 03:28:00 Midland Funding LLC, 8875 Aero Drive, Suite 200,  
 San Diego, CA 92123-2255  
 514626575 +E-mail/Text: bankruptcydepartment@tsico.com Jul 17 2019 23:55:02 NCO Financial Systems,  
 PO Box 15740, Wilmington, DE 19850-5740  
 515474938 E-mail/Text: peritus@ebn.phinsolutions.com Jul 17 2019 23:55:11 Peritus Portfolio Services,  
 POBOX 141419, Irving TX 75014-1419  
 514924223 EDI: PRA.COM Jul 18 2019 03:28:00 Portfolio Recovery Associates, LLC, c/o Capital One,  
 POB 41067, Norfolk VA 23541  
 515638849 E-mail/Text: peritus@ebn.phinsolutions.com Jul 17 2019 23:55:11  
 Peritus Portfolio as Assignee for NCEP llc, POBox 141419, Irving TX 75014-1419,  
 Peritus Portfolio as Assignee for NCEP llc, POBox 141419, Irving TX 75014-1419  
 515638844 E-mail/Text: peritus@ebn.phinsolutions.com Jul 17 2019 23:55:11  
 Peritus Portfolio as Assignee for NCEP llc, POBox 141419, Irving TX 75014-1419  
 514727736 E-mail/Text: bkdepartment@rtresolutions.com Jul 17 2019 23:54:39  
 Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, PO Box 36655,  
 Dallas, Texas 75247-4029

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 54

Date Rcvd: Jul 17, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514626578 E-mail/Text: bkdepartment@rtresolutions.com Jul 17 2019 23:54:39 Real Time Resolutions,  
1750 Regal Row Suite 120, Dallas, TX 75235-2287  
514690916 +EDI: DRIV.COM Jul 18 2019 03:28:00 Santander Consumer USA, Po Box 560284,  
Dallas, TX 75356-0284  
514626579 +EDI: DRIV.COM Jul 18 2019 03:28:00 Santander Consumer USA, PO Box 961245,  
Fort Worth, TX 76161-0244  
518131214 E-mail/Text: jennifer.chacon@spservicing.com Jul 17 2019 23:55:15  
Select Portfolio Servicing, Inc., et. al., P.O. Box 65250, Salt Lake City, UT 84165-0250  
518131215 E-mail/Text: jennifer.chacon@spservicing.com Jul 17 2019 23:55:15  
Select Portfolio Servicing, Inc., et. al., P.O. Box 65250, Salt Lake City, UT 84165-0250,  
Select Portfolio Servicing, Inc., et. al., P.O. Box 65250, Salt Lake City, UT 84165-0250  
514626580 +EDI: SWCR.COM Jul 18 2019 03:28:00 Southwest Credit,  
4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958  
514626583 +EDI: TFSR.COM Jul 18 2019 03:28:00 Toyota Financial Services, PO Box 4102,  
Carol Stream, IL 60197-4102  
514810445 EDI: BL-TOYOTA.COM Jul 18 2019 03:28:00 Toyota Motor Credit Corporation,  
c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
514626584 +EDI: VERIZONCOMB.COM Jul 18 2019 03:28:00 Verizon Wireless, PO Box 25505,  
Lehigh Valley, PA 18002-5505  
514928116 +EDI: WFFC.COM Jul 18 2019 03:28:00 Wells Fargo Bank, PO Box 63491 MAC A0143-042,  
San Francisco, CA 94163-0001  
514626585 +E-mail/Text: bknotice@ercbpo.com Jul 17 2019 23:54:37  
Wells Fargo C/O Enhanced Recovery Co LLC, 8014 Bayberry Road, Jacksonville, FL 32256-7412  
TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515638848\* Peritus Portfolio as Assignee for NCEP llc, POBox 141419, Irving TX 75014-1419  
TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 19, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2019 at the address(es) listed below:

Celine P. Derkrikorian on behalf of Creditor Greentree Servicing, LLC njecfmail@mwc-law.com  
Jeffrey A. Lester on behalf of Creditor Berkley Arms Condo. Assoc. jlester@bllaw.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Melissa N. Licker on behalf of Creditor Select Portfolio Servicing, Inc., et. al.  
NJ\_ECF\_Notices@mccalla.com  
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com  
Robert L. Sweeney on behalf of Debtor Patricia Y Leon rsweeneylaw@aol.com,  
G6120@notify.cincompass.com

TOTAL: 6